



Shellpoint Mortgage Servicing

Servicing

PO Box 10826

Greenville, SC 29603 0826

For Inquiries: (800) 365-7107

BARBARA BREWER
2251 Liberty Street
Hamilton NJ 08629

Analysis Date:

February 01, 2023

Loan: [REDACTED]

Property Address:

2251 Liberty Street
Hamilton, NJ 08629**Annual Escrow Account Disclosure Statement - Account History**

THIS NOTICE IS BEING PROVIDED PURSUANT TO THE REAL ESTATE SETTLEMENT PROCEDURES ACT AND REGULATION X. TO THE EXTENT THE LOAN DESCRIBED BELOW IS INCLUDED IN AN ACTIVE BANKRUPTCY CASE OR IS SUBJECT TO A BANKRUPTCY DISCHARGE, THIS NOTICE IS BEING PROVIDED FOR INFORMATIONAL PURPOSES ONLY AND IS NOT A DEMAND FOR PAYMENT OR AN ATTEMPT TO COLLECT THE DEBT FROM YOU PERSONALLY

The following is an overview of your escrow account with Shellpoint Mortgage Servicing. It contains the history of escrow payments made on your behalf in the prior year, and a snapshot of the anticipated disbursements for the coming year. Any potential adjustments due to increases or decreases with your escrow items may affect your monthly escrow payment. If your escrow payment increases, your monthly payment will also increase. If the escrow payment decreases, your mortgage payment will decrease.

Payment Information	Contractual	Effective May 01, 2023	Prior Esc Pmt	May 01, 2022	Escrow Balance Calculation
P & I Pmt:	\$723.29	\$723.29	P & I Pmt:	\$723.29	Due Date: March 01, 2022
Escrow Pmt:	\$564.45	\$864.23	Escrow Pmt:	\$1,116.98	Escrow Balance: -\$13,518.60
Other Funds Pmt:	\$0.00	\$0.00	Other Funds Pmt:	\$0.00	Anticipated Pmts to Escrow: \$14,532.66
Asst. Pmt (-):	\$0.00	\$0.00	Asst. Pmt (-):	\$0.00	Anticipated Pmts from Escrow (-): \$3,095.00
Reserve Acct Pmt:	\$0.00	\$0.00	Resrv Acct Pmt:	\$0.00	
Total Payment:	\$1,287.74	\$1,587.52	Total Payment:	\$1,840.27	Anticipated Escrow Balance: -\$2,080.94

Shortage/Overage Information	Effective May 01, 2023	Cushion Calculation: Because Shellpoint Mortgage Servicing does not set your tax amounts or insurance premiums, your escrow balance contains a cushion of 1,132.41. A cushion is an additional amount of funds held in your escrow in order to prevent the balance from becoming overdrawn when an increase in the disbursement amount occurs. Your lowest monthly balance should not be below 1,132.41 or 1/6 of the anticipated payment from the account.
Upcoming Total Annual Bills	\$6,794.48	
Required Cushion	\$1,132.41	
Required Starting Balance	\$1,495.34	
Escrow Shortage	\$3,576.28	
Surplus	\$0.00	

*** Since you are in an active bankruptcy, your new payment shown above is the post petition payment amount.*

This is a statement of actual activity in your escrow account from May 2022 to Apr 2023. Last year's anticipated activity (payments to and from your escrow account) is next to the actual activity.

Date	Payments to Escrow		Payments From Escrow			Escrow Balance	
	Anticipated	Actual	Anticipated	Actual	Description	Required	Actual
May 2022	880.04		929.14		Starting Balance	3,520.20	(11,877.16)
Jun 2022	880.04				* Town Tax	3,471.10	(11,877.16)
Jul 2022	880.04				*	4,351.14	(11,877.16)
Aug 2022	880.04		897.82	922.31	* Town Tax	5,231.18	(11,877.16)
Sep 2022	880.04	564.45			*	5,213.40	(12,799.47)
Oct 2022	880.04	564.45			*	6,093.44	(12,235.02)
Oct 2022					*	6,973.48	(11,670.57)
Nov 2022	880.04	564.45	897.81	922.30	* Town Tax	6,973.48	(12,592.87)
Dec 2022	880.04	(564.45)			*	6,955.71	(12,028.42)
Jan 2023	880.04				*	7,835.75	(12,592.87)
Jan 2023					*	8,715.79	(12,592.87)
Feb 2023	880.04		1,219.00	925.73	* Town Tax	8,715.79	(13,518.60)
Feb 2023			6,616.74		* Hazard	8,376.83	(13,518.60)
Mar 2023	880.04				* Town Tax	1,760.09	(13,518.60)
Apr 2023	880.04				*	2,640.13	(13,518.60)
Apr 2023					*	3,520.17	(13,518.60)
Apr 2023		14,532.66*			Anticipated Transactions	3,520.17	(13,518.60)
Apr 2023	\$10,560.48	\$15,661.56	\$10,560.51	\$5,865.34	Hazard		(2,080.94)

An asterisk (*) indicates a difference from a previous estimate either in the date or the amount. If you want a further explanation, please call our toll-free number.

P - The letter (P) beside an amount indicates that the payment or disbursement has not yet occurred but is estimated to occur as shown.

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